RETURN TO: FIRST TENNESSEE BANK NATIONAL ASSOCIATION PO BOX 132 MEMPHIS TN 38101

Account number: 80021368

FULL RECONVEYANCE

TERRY RENOUX, as duly appointed Trustee under Deed of Trust hereinafter referred to, having received form holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby Reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it hereunder. Said Deed of Trust was executed by

JANET E KIRSCH as original Trustor, and recorded on 15 day of

OCTOBER, 1998, In Book/Reel M98, at Page/Image 38814,

Series Number 68426 of Official Records of KLAMATH County, OREGON.

Dated OCTOBER 22, 98

TRUSTEE

STATE OF TENNESSEE COUNTY OF SHELBY

On 1 day of MAY, 2000 before me, the undersigned, a Notary Public, in and for said State, personally appeared TERRY RENOUX personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Borbara Godbar

(This area for official notaries seal)

State of Oregon, County of Klamath Recorded 06/20/00, at 8/4/ a.m. In Vol. M00 Page 2237/ Linda Smith,

County Clerk

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